

## Fill in this information to identify the case:

Debtor 1

Kimberly E. Watson

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District ofPennsylvania

(State)

Case number

17-23555-TPA

## Form 4100R

## Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

**Name of Creditor:** THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-BC5

Court claim no. (if known):

4-3

**Last 4 digits** of any number you use to identify the debtor's account: XXXXXX9561

**Property address:**810 Garden City Drive

Number Street

Monroeville, PA 15146

City State ZIP Code

**Part 2: Pre-petition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Post-petition Mortgage Payment**

Check one:

- ☐ Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: \_\_\_\_\_

MM/DD/YYYY

- ☒ Creditor states that the debtor(s) are not current on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total post-petition payments due:

(a) \$ 1,089.75

b. Total fees, charges, expenses, escrow, costs outstanding, and suspense

+(b) \$ (76.76)c. **Total.** Add lines a and b(c) \$ 1,012.99

Creditor asserts that the debtor(s) are contractually Obligated for the post-petition payment(s) that first became

Due on:

05/01/2021

MM/DD/YYYY

**Post-petition payments are from 5/1/2021 @\$543.47 and 6/1/2021 @\$546.28.**

Debtor 1

Kimberly E. Watson

Case number 17-23555-TPA

First Name Middle Name Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box:

- ☐ I am the creditor  
☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.



/s/Karen A. Maxcy

Signature

Date 6/30/2021

Print

Karen A. Maxcy

First Name Middle Name Last Name

Title Authorized Agent for the Creditor

Company

McCalla Raymer Leibert Pierce, LLC

**If different from the notice address listed on the proof of claim to which this response applies:**

Address

1544 Old Alabama Road

Number Street

Roswell, GA 30076

City State Zip Code

Contact phone

678-321-6965

Email

Karen.Maxcy@mccalla.com

In Re: Kimberly E. Watson

Bankruptcy Case No.: 17-23555-TPA  
Chapter: 13  
Judge: Thomas P. Agresti

CERTIFICATE OF SERVICE

I, Karen A. Maxcy, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Kimberly E. Watson  
810 GARDEN CITY DR  
Monroeville, PA 15146

Brian C. Thompson  
Thompson Law Group, P.C.  
125 Warrendale Bayne Road  
Warrendale, PA 15086

*(served via ECF Notification)*

Ronda J. Winnecour, Trustee  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

*(served via ECF Notification)*

Office of the United States Trustee  
Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 6/30/2021 By: /s/Karen A. Maxcy  
(date) Karen A. Maxcy, Pennsylvania BAR NO.  
Authorized Agent for the Creditor

Date	Post payment rcvd	Pre payment rcvd from TTE	TO PRINCIPAL AMT	TO INTEREST AMT	TO ESCROW AMT	TO FEE	Day Susp	Actual Sus	Paid to Date	UPB	Comments
Prior to BK Sus								\$1,818.57		\$118,337.54	
							\$0.00	\$1,818.57		\$118,337.54	
							\$0.00	\$1,818.57		\$118,337.54	
							\$0.00	\$1,818.57		\$118,337.54	
4/22/2019			\$161.13	\$197.23	\$200.71		(\$559.07)	\$1,259.50	4/1/2019	\$118,176.41	
4/22/2019			\$161.40	\$196.96	\$200.71		(\$559.07)	\$700.43	5/1/2019	\$118,015.01	
4/29/2019	\$559.07		\$161.67	\$196.69	\$200.71		\$0.00	\$700.43	6/1/2019	\$117,853.34	
5/28/2019	\$559.07		\$161.94	\$196.42	\$202.88		(\$2.17)	\$698.26	7/1/2019	\$117,691.40	
6/12/2019	\$2.17						\$2.17	\$700.43		\$117,691.40	
6/29/2019	\$559.07						\$559.07	\$1,259.50		\$117,691.40	
7/1/2019			\$162.21	\$196.15	\$202.88		(\$561.24)	\$698.26	8/1/2019	\$117,529.19	
8/1/2019	\$559.07						\$559.07	\$1,257.33		\$117,529.19	
8/5/2019			\$162.48	\$195.88	\$202.88		(\$561.24)	\$696.09	9/1/2019	\$117,366.71	
8/30/2019	\$565.58						\$565.58	\$1,261.67		\$117,366.71	
9/3/2019			\$162.75	\$195.61	\$202.88		(\$561.24)	\$700.43	10/1/2019	\$117,203.96	
9/27/2019	\$561.24		\$163.02	\$195.34	\$202.88		\$0.00	\$700.43	11/1/2019	\$117,040.94	
10/28/2019	\$561.24		\$163.29	\$195.07	\$202.88		\$0.00	\$700.43	12/1/2019	\$116,877.65	
11/29/2019	\$561.24		\$163.56	\$194.80	\$202.88		\$0.00	\$700.43	1/1/2020	\$116,714.09	
12/31/2019	\$561.24		\$163.84	\$194.52	\$202.88		\$0.00	\$700.43	2/1/2020	\$116,550.25	
1/27/2020			\$164.11	\$194.25	\$202.88		(\$561.24)	\$139.19	3/1/2020	\$116,386.14	
2/6/2020			\$139.19				(\$139.19)	\$0.00		\$116,246.95	
3/30/2020	\$561.24						\$561.24	\$561.24		\$116,246.95	
4/30/2020	\$561.24						\$561.24	\$1,122.48		\$116,246.95	
5/11/2020	\$561.24						\$561.24	\$1,683.72		\$116,246.95	
5/11/2020	\$561.24						\$561.24	\$2,244.96		\$116,246.95	
5/26/2020			\$164.62	\$193.74	\$202.88		(\$561.24)	\$1,683.72	4/1/2020	\$116,082.33	
5/26/2020			\$164.89	\$193.47	\$185.11		(\$543.47)	\$1,140.25	5/1/2020	\$115,917.44	
5/26/2020			\$596.78				(\$596.78)	\$543.47		\$115,320.66	
5/26/2020			\$165.16	\$193.20	\$185.11		(\$543.47)	\$0.00	6/1/2020	\$115,155.50	
6/15/2020			(\$165.16)	(\$193.20)	(\$185.11)		\$543.47	\$543.47	5/1/2020	\$115,320.66	
6/15/2020			(\$596.78)				\$596.78	\$1,140.25		\$115,917.44	
6/15/2020			\$165.16	\$193.20	\$185.11		(\$543.47)	\$596.78	6/1/2020	\$115,752.28	
6/15/2020			\$596.78				(\$596.78)	\$0.00		\$115,155.50	
6/18/2020	\$561.24		\$166.43	\$191.93	\$185.11		\$17.77	\$17.77	7/1/2020	\$114,989.07	
6/18/2020			\$17.77				(\$17.77)	\$0.00		\$114,971.30	
6/30/2020	\$561.24						\$561.24	\$561.24		\$114,971.30	
6/30/2020			\$166.74	\$191.62	\$185.11		(\$543.47)	\$17.77	8/1/2020	\$114,804.56	
8/7/2020	\$561.24						\$561.24	\$579.01		\$114,804.56	
8/8/2020			\$167.02	\$191.34	\$185.11		(\$543.47)	\$35.54	9/1/2020	\$114,637.54	
9/2/2020	\$561.24		\$167.30	\$191.06	\$185.11		\$17.77	\$53.31	10/1/2020	\$114,470.24	
10/1/2020	\$561.24		\$561.24				\$0.00	\$53.31		\$113,909.00	
11/9/2020	\$561.24						\$561.24	\$614.55		\$113,909.00	
11/10/2020			\$168.51	\$189.85	\$186.53		(\$544.89)	\$69.66	11/1/2020	\$113,740.49	
12/2/2020	\$561.24		\$168.79	\$189.57	\$186.53		\$16.35	\$86.01	12/1/2020	\$113,571.70	
1/7/2021	\$561.24						\$561.24	\$647.25		\$113,571.70	
1/11/2021			\$169.07	\$189.29	\$186.53		(\$544.89)	\$102.36	1/1/2021	\$113,402.63	
1/30/2021	\$561.24		\$169.36	\$189.00	\$186.53		\$16.35	\$118.71	2/1/2021	\$113,233.27	
1/31/2021			\$49.05				(\$49.05)	\$69.66		\$113,184.22	
2/26/2021	\$561.24		\$169.72	\$188.64	\$186.53		\$16.35	\$86.01	3/1/2021	\$113,014.50	
2/26/2021			\$16.35				(\$16.35)	\$69.66		\$112,998.15	
3/30/2021	\$543.47						\$543.47	\$613.13		\$112,998.15	
4/14/2021			(\$16.35)				\$16.35	\$629.48		\$113,014.50	
4/14/2021			(\$169.72)	(\$188.64)	(\$186.53)		\$544.89	\$1,174.37	2/1/2021	\$113,184.22	
4/14/2021			(\$49.05)				\$49.05	\$1,223.42		\$113,233.27	
4/14/2021			(\$169.36)	(\$189.00)	(\$186.53)		\$544.89	\$1,768.31	1/1/2021	\$113,402.63	
4/14/2021			(\$169.07)	(\$189.29)	(\$186.53)		\$544.89	\$2,313.20	12/1/2020	\$113,571.70	
4/14/2021			(\$168.79)	(\$189.57)	(\$186.53)		\$544.89	\$2,858.09	11/1/2020	\$113,740.49	
4/14/2021			(\$168.51)	(\$189.85)	(\$186.53)		\$544.89	\$3,402.98	10/1/2020	\$113,909.00	
4/14/2021			\$168.51	\$189.85	\$185.11		(\$543.47)	\$2,859.51	11/1/2020	\$113,740.49	
4/14/2021			\$168.79	\$189.57	\$185.11		(\$543.47)	\$2,316.04	12/1/2020	\$113,571.70	
4/14/2021			\$169.07	\$189.29	\$185.11		(\$543.47)	\$1,772.57	1/1/2021	\$113,402.63	
4/14/2021			\$169.36	\$189.00	\$185.11		(\$543.47)	\$1,229.10	2/1/2021	\$113,233.27	
4/14/2021			\$49.05				(\$49.05)	\$1,180.05		\$113,184.22	
4/14/2021			\$169.72	\$188.64	\$185.11		(\$543.47)	\$636.58	3/1/2021	\$113,014.50	
4/14/2021			\$16.35				(\$16.35)	\$620.23		\$112,998.15	
4/14/2021			\$170.03	\$188.33	\$185.11		(\$543.47)	\$76.76	4/1/2021	\$112,828.12	
							\$0.00	\$76.76		\$112,828.12	
							\$0.00	\$76.76		\$112,828.12	